

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 15-27562-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose W Gonzalez  
378 Pittstown Road  
Pittstown, NJ 08867

Elena M Gonzalez  
378 Pittstown Road  
Pittstown, NJ 08867

Social Security No.:

xxx-xx-8140

xxx-xx-2200

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on August 25, 2016.

On 3/20/2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Kathryn C. Ferguson on:

Date: May 8, 2019

Time: 10:00 AM

Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 21, 2019

JAN: gan

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jose W Gonzalez  
 Elena M Gonzalez  
 Debtors

Case No. 15-27562-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 75

Date Rcvd: Mar 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2019.

db/jdb  
 cr +Jose W Gonzalez, Elena M Gonzalez, 378 Pittstown Road, Pittstown, NJ 08867-4110  
 +BSI Financial Services, Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 230,  
 Garden City, NY 11530-1631  
 cr +JPMorgan Chase Bank, N.A., 201 N. Central Ave., Floor 11, Phoenix, AZ 85004-1071  
 cr +OCWEN LOAN SERVICING, LLC, robertson Anschutz & Schneid, 6409 Congress Ave, Ste 100,  
 Boca Raton, FL 33487-2853  
 cr +Ocwen Loan Servicing LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927  
 515744470 +Apothaker & Associates, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410  
 515744471 +As Assignee of Synchrony Bank/TJX, c/o Apothaker & Associates, 520 Fellowship Road, C306,  
 Mount Laurel, NJ 08054-3410  
 515744472 +Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101  
 515744473 +Barbara Pireno, 378 Pittstown Road, Pittstown, NJ 08867-4110  
 515744497 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, Processing Center,  
 Des Moines, IA 503640500)  
 515845098 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515744480 Cardmember Service, PO Box 15153, Wilmington, DE 198865153  
 515744479 Cardmember Service, PO Box 15325, Wilmington, DE 19886-5325  
 515744482 Chase, PO Box 15153, Wilmington, DE 198865153  
 515744484 +Citibank NA, 701 East 60TH ST North, Sioux Falls, SD 57104-0493  
 515744486 +Citibank, N.A. Sears Mastercard, c/o Pressler and Pressler, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 515744490 +DITECH, PO Box 780, Waterloo, IA 50704-0780  
 515744489 Delbert Services, 13111 East Briarwood Ave, suite 340, Aurora, CO 80012  
 515744492 +First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868  
 515744491 First Premier Bank, PO Box 5147, Sioux Falls, SD 571175147  
 517687408 +Greenwich Township, Warren County, 321 Greenwich Street, Stewartsville, NJ 08886-2021  
 515744494 +Greenwich Twp Tax collector, 321 Green which Street, Stewartsville, NJ 08886-2021  
 515744498 +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 515744499 HSBC Card Services, PO Box 17051, Baltimore, MD 212971051  
 515744495 +Hayt, Hayt, & Landau, LLC, Meridian Center 1, 2 Industrial Way West PO Box 500,  
 Eatontown, NJ 07724-0500  
 515744496 Hayt, Hyat & Landau, LLC, Meridian Center 1, Two Industrial Way West, PO Box 500,  
 Eatontown, NJ 07724-0500  
 515869540 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,  
 Ft. Worth, TX 76101-2032  
 515744508 +++MIDLAND FUNDING LLC, 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415  
 (address filed with court: Midland Funding LLC, 1037 Raymond Blvd Ste. 710,  
 Newark, NJ 07102)  
 517762008 MTAG as CST for Ebury 1 NJ LLC, P.O. Box 37695, Baltimore MD 21297-3695  
 517767393 +MTAG as CST for Ebury Fund 1 NJ LLC, c/o Chris Chiacchio, Esquire,  
 750 RT 73 South Suite 3078, Marlton, NJ 08053-4141  
 517762054 MTAG as CST for Ebury Fund 1 NJ LLC, P.O. Box 37695, Baltimore MD 21297-3695  
 517687407 MTAG-Cust Ebuyr Fund 1 No LLC, PO Box 37695, Baltimore, MD 21297-3695  
 515744504 Macy's, PO Box 183083, Columbus, OH 432183083  
 515900282 +Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011,  
 Warren MI 48090-2011  
 515744511 Pressler and Pressler, L.L.P., 7 Entin Rd., Parsippany, NJ 07054-5020  
 515744513 SST Card Services, PO Box 23060, Columbus, GA 319023060  
 515744512 +Sears Credit Cards, PO Box 183082, Columbus, OH 43218-3082  
 515744518 TD Bank USA/Target, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401  
 515744516 +Target, PO Box 660170, Dallas, TX 75266-0170  
 515744523 +Western Sky Financial, 1600 South Douglas, Anaheim, CA 92806-5948  
 515898983 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 21 2019 23:46:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 21 2019 23:46:16 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515744469 E-mail/Text: mtamsett@adminrecovery.com Mar 21 2019 23:46:39 Admin Recovery, LLC,  
 45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809  
 515744474 E-mail/Text: bankruptcy@cvaps.com Mar 21 2019 23:46:35 Calvary Portfolio Services,  
 PO Box 27288, Tempe, AZ 85285-7288  
 515744475 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:49:13 Capital One Bank,  
 PO Box 71083, Charlotte, NC 28272-1083  
 515786742 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:48:43  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515744477 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:49:13  
 Capital One Bank USA NA, PO Box 30285, Salt Lake City, UT 84130-0285

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Form ID: 185

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Total Noticed: 75

Date Rcvd: Mar 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515744478 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:48:44 Captial One Bank,  
PO Box 70884, Charlotte, NC 28272-0884  
515770800 +E-mail/Text: bankruptcy@cavps.com Mar 21 2019 23:46:35 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
515744483 +E-mail/Text: bk.notifications@jpmchase.com Mar 21 2019 23:46:08 Chase Auto Finance,  
PO Box 5210, New Hyde Park, NY 11042-5210  
515744485 +E-mail/Text: legal@arsnational.com Mar 21 2019 23:45:57 Citibank, N.A. /Citi Mastercard,  
c/o ARS National Services, Inc, PO Box 469100, Escondido, CA 92046-9100  
515744488 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 21 2019 23:48:13 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873  
515744487 E-mail/PDF: creditonebknotifications@resurgent.com Mar 21 2019 23:48:14 Credit One Bank,  
PO Box 60500, City of Industry, CA 917160500  
515953754 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 21 2019 23:48:21  
Department Stores National Bank, c/o American InfoSource LP, PO Box 4457,  
Houston, TX 77210-4457  
515866500 E-mail/Text: bankruptcy.bnc@ditech.com Mar 21 2019 23:45:56 Ditech Financial LLC,  
PO Box 6154, Rapid City, SD 57709-6154  
515744493 +E-mail/Text: fggbanko@fgny.com Mar 21 2019 23:45:31 Forster, Garbus & Garbus Esqs.,  
7 Banta Place, Hackensack, NJ 07601-5604  
515744500 E-mail/Text: cio.bncmail@irs.gov Mar 21 2019 23:45:50 Internal Revenue Service-new,  
PO Box 7346, Philadelphia, PA 19101-7346  
515886202 E-mail/Text: bk.notifications@jpmchase.com Mar 21 2019 23:46:08 JPMorgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
515744501 E-mail/Text: bncnotices@becket-lee.com Mar 21 2019 23:45:36 Kohl's Payment Center,  
PO Box 2983, Milwaukee, WI 53201-2983  
515744502 +E-mail/Text: bncnotices@becket-lee.com Mar 21 2019 23:45:37 Kohls/Capone, PO Box 3115,  
Milwaukee, WI 53201-3115  
515744503 E-mail/PDF: gecsedirecoverycorp.com Mar 21 2019 23:48:35 Lowe's/GEMB, PO Box 530914,  
Atlanta, GA 30353-0914  
515759580 E-mail/Text: bkr@cardworks.com Mar 21 2019 23:45:17 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
515744505 +E-mail/Text: bkr@cardworks.com Mar 21 2019 23:45:17 Merrick Bank, PO Box 23356,  
Pittsburgh, PA 15222-6356  
515744506 E-mail/Text: bankruptcydpt@mcmcg.com Mar 21 2019 23:46:15 Midland Credit Management,  
8875 Aero Dr Ste 2, San Diego, CA 92123-2255  
515744507 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 21 2019 23:46:15 Midland Funding LLC,  
8875 Aero DR, Suite 200, San Diego, CA 92123-2255  
515744510 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 21 2019 23:48:43  
Portfolio Recovery Associates, 120 Corporate BLVD STE 100, Norfolk, VA 23502  
515846378 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 21 2019 23:48:44  
Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541  
515924334 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 21 2019 23:46:30 Premier Bankcard, LLC,  
c/ o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-7999  
515744514 +E-mail/PDF: gecsedirecoverycorp.com Mar 21 2019 23:48:06 SYNCB/Old Navy, PO Box 530942,  
Atlanta, GA 30353-0942  
515744515 E-mail/PDF: gecsedirecoverycorp.com Mar 21 2019 23:48:06 Synchrony Bank / GAP,  
PO Box 960061, Orlando, FL 32896-0061  
515938733 +Fax: 866-311-5818 Mar 21 2019 23:59:50 Systems & Services Technologies, Inc.,  
4315 Pickett Road,, St. Joseph, Missouri 64503-1600  
515861687 +E-mail/Text: bncmail@w-legal.com Mar 21 2019 23:46:27 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
515744520 E-mail/PDF: gecsedirecoverycorp.com Mar 21 2019 23:48:06 TJX Rewards/SYNCB,  
PO Box 530948, Atlanta, GA 30353-0948  
515744521 +E-mail/PDF: gecsedirecoverycorp.com Mar 21 2019 23:48:35 TJX Rewards/GECRB,  
PO Box 530948, Atlanta, GA 30353-0948

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515744481 Cavalry SPV I LLC  
515744517 tax lien holder  
515744522 various  
515744476\* +Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
515954266\* JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,  
Ft. Worth, TX 76101-2032  
515744509 ##Ocwen, PO Box 6440, Carol Stream, IL 60197-6440  
515744519 ##+The Childrens Place Plan, PO Box 183015, Columbus, OH 43218-3015

TOTALS: 3, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0312-3

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 23, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor Ocwen Loan Servicing LLC ajennings@rasflaw.com  
Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC, as authorized servicer for Fannie Mae as owner and holder of account/contract originated by BANK OF AMERICA, N.A.  
NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
Christopher J. Chiacchio on behalf of Creditor MTAG as CST for Ebury Fund 1 NJ LLC  
cchiacchio@subranni.com  
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor JP Morgan Chase Bank, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joan Sirkis Warren on behalf of Joint Debtor Elena M Gonzalez joan@joanlaverylaw.com  
Joan Sirkis Warren on behalf of Debtor Jose W Gonzalez joan@joanlaverylaw.com  
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Jonathan C. Schwalb on behalf of Creditor BSI Financial Services  
bankruptcy@friedmanvartolo.com  
Miriam Rosenblatt on behalf of Creditor Ocwen Loan Servicing LLC bkyecf@rasflaw.com, mrosenblatt@rasflaw.com  
Patrick O. Lacsina on behalf of Creditor Ocwen Loan Servicing LLC, PATRICK.LACSINA@GMAIL.COM  
Sindi Mncina on behalf of Creditor OCWEN LOAN SERVICING, LLC smncina@rascrane.com  
TOTAL: 14